

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

Case No. 6:18-bk-04148-CCJ

In re:
RICHARD JOHN LORENZ, JR.,
Debtor.

**AMENDMENT TO SCHEDULES B, C, F AND
STATEMENT OF FINANCIAL AFFAIRS**

COMES NOW the Debtor, RICHARD JOHN LORENZ, JR, by and through his undersigned attorneys, and files this its Amendment to Schedules B, C, F and Statement of Financial Affairs and in so doing states as follows:

SCHEDULE B – PROPERTY is amended to add and amend the following:

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

<p>3.1 Make: <u>Cadillac</u> Model: <u>CTS</u> Year: <u>2008</u> Approximate mileage: <u>60,000</u> Other information: <div style="border: 1px solid black; padding: 2px; width: fit-content;">Location: 35119 Huff Road, Eustis FL 32726</div></p>	<p>Who has an interest in the property? Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Current value of the entire property?</td> <td style="width: 50%;">Current value of the portion you own?</td> </tr> <tr> <td style="text-align: center;"><u>\$5,000.00</u></td> <td style="text-align: center;"><u>\$5,000.00</u></td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	<u>\$5,000.00</u>	<u>\$5,000.00</u>
Current value of the entire property?	Current value of the portion you own?					
<u>\$5,000.00</u>	<u>\$5,000.00</u>					
<p>3.2 Make: <u>Cadillac</u> Model: <u>XTS</u> Year: <u>2013</u> Approximate mileage: <u>45,000</u> Other information: <div style="border: 1px solid black; padding: 2px; width: fit-content;">Location: 35119 Huff Road, Eustis FL 32726</div></p>	<p>Who has an interest in the property? Check one</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.</p> <table style="width: 100%;"> <tr> <td style="width: 50%;">Current value of the entire property?</td> <td style="width: 50%;">Current value of the portion you own?</td> </tr> <tr> <td style="text-align: center;"><u>\$15,000.00</u></td> <td style="text-align: center;"><u>\$15,000.00</u></td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	<u>\$15,000.00</u>	<u>\$15,000.00</u>
Current value of the entire property?	Current value of the portion you own?					
<u>\$15,000.00</u>	<u>\$15,000.00</u>					

17. Deposits of money

Institution name:

	First Green Bank, 18251 US Highway 441, Mt. Dora, FL 32757 – Account ending in xxx1076	<u>\$13,961.05</u>
17.2. Checking		

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

Name of entity:

% of ownership:

Central Environmental Services, Inc. 100% stock

100 %

\$0.00

SCHEDULE C – THE PROPERTY YOU CLAIM AS EXEMPT is amended to add, delete and amend the following:

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2008 Cadillac CTS 60,000 miles Location: 35119 Huff Road, Eustis FL 32726 Line from <i>Schedule A/B</i> : 3.1	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Stat. Ann. § 222.25(1) § 222.25(4)
Checking: First Green Bank, 18251 US Highway 441, Mt. Dora, FL 32757 Line from <i>Schedule A/B</i> : 17.2	<u>\$13,961.05</u>	<input checked="" type="checkbox"/> <u>\$13,961.05</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(A)
Central Environmental Services, Inc. 100% stock Line from <i>Schedule A/B</i> : 19.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>100%</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Stat. Ann. § 222.25(1)

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☒ No

☐ Yes

SCHEDULE F – CREDITORS WHO HAVE UNSECURED CLAIMS is amended to add the following:

Keith Kuzner Last 4 digits of account number **\$1,300.00**
 Nonpriority Creditor's Name
8815 Conroy-Windemere Rd.
#106
Orlando, FL 32835
 Number Street City State Zip Code
 Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
 Is the claim subject to offset?
☒ No
☐ Yes
☐ Contingent
☐ Unliquidated
☐ Disputed
 As of the date you file, the claim is: Check all that apply
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Accounting Fees
 Specify

STATEMENT OF FINANCIAL AFFAIRS is amended to add the following:

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
PNC Equipment Finance, LLC vs. Central Environmental Services, Inc. and Richard Lorenz 2017-CA-10897-O	Civil	Circuit Court, Orange County 425 N. Orange Avenue Orlando, FL 32801	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?


☐ No
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Skyla Ray Stefan	\$2000 to education trust for granddaughter	June 2, 2018	\$2,000.00

Person's relationship to you: **Granddaughter**

I, RICHARD JOHN LORENZ, JR, as Debtor in this case, declare under penalty of perjury that I have read the foregoing Amendments, and it is true and correct to the best of my knowledge, information and belief.

Date: OCT 09 2018


By: RICHARD JOHN LORENZ, JR

I HEREBY CERTIFY that a true and correct copy of this Amendment to Schedules B, C, F and Statement of Financial Affairs have been furnished by U.S. Mail to all creditors on the attached creditor matrix on this 11th day of Oct., 2018.


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